

the IC card, including a) a first purse, b) a second purse, and c) a second ciphering/deciphering unit for ciphering/deciphering of the information related to money obtained from one of the terminals in the first terminal group utilizing the code number,

wherein, when making a payment from the first purse, information relating to the money is transferred between the first purse and the one terminal of the first terminal group after ciphering of the information in the first and second ciphering/deciphering units in the IC card and in the terminal of the first terminal group, and

wherein, when making a payment from the second purse, the information related to the money is transferred between the second purse and one of the terminals of the second terminal group without ciphering of the information.--

--14. (New) An IC card applicable to an electronic purse system having a double-structured purse comprising:

a first purse for storing a first amount of money therein;

a second purse for storing a second amount of money therein; and

a first ciphering/deciphering means for ciphering/deciphering of information relating to money obtained from a first terminal having a second ciphering/deciphering unit and utilizing a code number,

wherein, when making a payment from the first purse, information is transferred between the first purse and the first terminal after ciphering of the information in the first and second ciphering/deciphering units in the IC card and in the first terminal, and

wherein, when making a payment from the second purse, information is transferred between the second purse and a second terminal without ciphering of the information.--

--15. (New) The IC card according to claim 14, wherein when a terminal requesting payment from said IC card does not specify from which purse payment is to be made from, said payment is made from said second purse.--

--16. (New) The IC card according to claim 15, wherein when said first purse is specified, communication between said IC card and said terminal uses said first ciphering/deciphering unit.--

--17. (New) The IC card according to claim 14, wherein when said code number is not verified upon deciphering, payment is not made from either purse.--

--18. (New) An IC card transaction apparatus according to claim 14, wherein when said first purse is specified for making payment and the amount of money in the first purse is not sufficient, then payment from said second purse is made.--

--19. (New) An IC card according to claim 14, wherein said code number is received from the terminal, payment is made from said first and second purses, and when said code number is not received from said terminal, payment is made only from said second purse.--